

### **REMARKS**

The Office Action in the above-identified application has been carefully considered and this amendment has been presented to place this application in condition for allowance.

Accordingly, reexamination and reconsideration of this application are respectfully requested.

Claims 9 and 14 are in the present application. It is submitted that these claims were patentably distinct over the prior art cited by the Examiner, and that these claims were in full compliance with the requirements of 35 U.S.C. § 112. The changes to the claims, as presented herein, are not made for the purpose of patentability within the meaning of 35 U.S.C. sections 101, 102, 103 or 112. Rather, these changes are made simply for clarification and to round out the scope of protection to which Applicant is entitled. Claims 10, 12-13 and 16-17 are canceled.

Claims 9, 10, 12-14, 16 and 17 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Kanter (U.S. Patent 5,537,314) in view of Postrel (U.S. Patent 6,594,640) in further view of Hoffman (U.S. Patent 6,012,039). However, the present invention includes “a pool account for temporarily storing money from the plurality of service provider accounts to be transferred to the customer account during the point transfer, and a point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer.” (Claim 9; Claim 14 contains a similar limitation) As shown in Figure 1, the pool account 15 and point transfer dealer account 14 are distinct accounts used when transferring money within the financial network 11. To meet these limitations, the Examiner cites Kanter as disclosing “transferring means for transferring, to an account of said customer, an amount of money corresponding to the desired number of points in the information

included in said redemption requires from among the total points (col 4, lines 58-67)” (Office Action page 4) Kanter does not disclose a pool account for temporarily storing money during the point transfer or a point transfer dealer account for transferring money from the pool account to the customer account. Rather, Kanter simply discloses transferring money to a customer account. Hence, Kanter fails to meet the pool account or point transfer dealer account limitations recited in the present claims. Therefore, for at least this reason, Kanter, Postrel and Hoffman fail to obviate the present invention and the rejected claims should now be allowed.

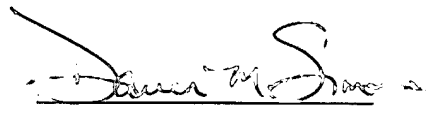
In view of the foregoing amendment and remarks, it is respectfully submitted that the application as now presented is in condition for allowance. Early and favorable reconsideration of the application are respectfully requested.

No additional fees are deemed to be required for the filing of this amendment, but if such are required, the Examiner is hereby authorized to charge any insufficient fees or credit any overpayment associated with the above-identified application to Deposit Account No. 50-0320.

If any issues remain, or if the Examiner has any further suggestions, he/she is invited to call the undersigned at the telephone number provided below. The Examiner's consideration of this matter is gratefully acknowledged.

Respectfully submitted,  
FROMMER LAWRENCE & HAUG LLP

By:

A handwritten signature in black ink, appearing to read "Darren M. Simon", written over a horizontal line.

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